

EXHIBIT 4

DECLARATION OF RACHAEL HOUSER

I, Rachael Houser, hereby declare as follows:

1. I am over 18 years old, and I am competent to make this declaration.

This declaration is based on my personal knowledge of the facts stated herein.

2. I am a resident of the State of Missouri in St. Charles County. I primarily work in St. Louis City in the State of Missouri.

3. I am currently employed by the Missouri Attorney General's Office (AGO). I have been employed by the AGO since August 3, 2011. My title is Deputy Chief Counsel – Labor Division. I have held my current position since June 1, 2021.

4. As part of my duties, I assist the AGO with the recruitment and hiring of new attorneys.

5. The AGO consistently utilizes the Public Service Loan Forgiveness program (PSLF) as a recruiting tool. Information about the PSLF is contained within the AGO's recruitment brochures, advising potential employees that it qualifies as a public service employer for purposes of the program. The AGO also introduces information about PSLF at career fairs, and in interviews with potential employees to help them better understand the non-salary benefits the office provides. I conduct about ten recruitment events each year at area law schools. And at every single one, students have asked about whether the AGO is a qualifying employer for PSLF. I ask new attorneys to consider how high their monthly student loan payments would have to be in order to pay their loans off in the same 10 years required by PSLF. Additionally, the AGO's new attorney orientation program contains a presentation

about how to fill out the appropriate paperwork, and take the necessary steps to qualify for PSLF with the AGO.

6. PSLF acts as an invaluable recruitment tool for the AGO. Every year, the AGO hires a class of new graduates. In 2023, the AGO hired 13 law school graduates. Almost every one of these attorneys indicated that their decision to work for the AGO was informed, in part, due to the fact that employees in the public sector are eligible for PSLF. Loan forgiveness allows important public sector jobs to remain competitive in a market that would otherwise be very unfavorable due to salary disparities.

7. I know of at least 10 AGO employees who have successfully completed all the requirements of PSLF and had their loans forgiven, and I convey this to applicants. Any time an applicant inquires about the salary range at the AGO, I make sure to explain to them that the office offers other benefits that are not available in the private sector, including PSLF. Many applicants carry over \$100,000.00 in student loan debt. Since PSLF plans are income-driven, working in the public sector allows these applicants to pay their loans off in 10 years while making substantially lower monthly payments than would be required of their private sector counterparts. This reduction in monthly loan payments helps narrow the gap between private sector salaries and public sector salaries.

8. PSLF also aids the AGO in retaining talented attorneys. In the last 18 months, 2 attorneys in the labor division completed their PSLF requirements, and quickly left the AGO for jobs that pay substantially more. These attorneys stayed

with the AGO for 10 years in pursuit of PSLF, and would otherwise have left much sooner. An employee leaving the office after satisfying PSLF often tells the office they stayed only because of PSLF.

9. Another attorney in the labor division was seeking new career opportunities, but limited her job search to other public sector employers because she was only 3 years away from PSLF, and its benefits far outweighed the higher salaries available to her in the private sector. This attorney had determined that the benefits of PLSF meant that she would rather continue working in the public sector than seek private employment.

10. Public service jobs are vital to the success of Missouri. Assistant Attorneys General are tasked with protecting the public from criminals, preserving state tax dollars, and improving the quality of life for all Missouri citizens. The opportunity to fill these roles with the most talented and qualified employees is critical to the achievement of these tasks. PSLF is a tremendous asset to the office in achieving its goal of hiring the best possible employees to serve the State of Missouri.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 4/8/24 in the State of Missouri.

Rachael K. Houser

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